

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION

In re: Alicia Rose Murphy

§ Case No. 5:18-bk-00338-HWE  
§  
§  
§

Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 01/30/2018. The undersigned trustee was appointed on 01/30/2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 30,025.06

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	<u>10,759.49</u>
Bank service fees	<u>179.76</u>
Other payments to creditors	<u>7,988.86</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemption paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>11,096.95</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 11/21/2019 and the deadline for filing governmental claims was 11/21/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$7,657.17. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$5,387.00, for a total compensation of \$5,387.00.<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$48.98, for total expenses of \$48.98.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/17/2021

By: /s/ William G. Schwab  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Page: 1

**Case Number:** 18-00338 HWE  
**Case Name:** Alicia Rose Murphy

**Period Ending:** 05/17/21

**Trustee:** William G. Schwab  
**Filed (f) or Converted (c):** 01/30/18 (f)  
**§341(a) Meeting Date:** 02/27/18  
**Claims Bar Date:** 11/21/19

Ref #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) Abandon	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	234 Yetten Circle, Tamaqua, PA 18252	149,000.00	0.00		30,025.06	FA
2	2017 Ford Focus	9,800.00	0.00		0.00	FA
3	2005 Chevrolet Cavalier	1,565.00	0.00		0.00	FA
4	Misc household goods & furnishings	4,000.00	0.00		0.00	FA
5	40' LCD TV & laptop	350.00	0.00		0.00	FA
6	Longaberger Baskets	650.00	0.00		0.00	FA
7	Royal Dalton Statue	200.00	0.00		0.00	FA
8	Women's Clothing	500.00	0.00		0.00	FA
9	Misc. Costume Jewelry	1,000.00	0.00		0.00	FA
10	dog & hamster	35.00	0.00		0.00	FA
11	Misc household tools	250.00	0.00		0.00	FA
12	Cash	100.00	0.00		0.00	FA
13	Checking M&T Bank - acct # 5411	1,416.00	0.00		0.00	FA
14	Savings M&T Bank	96.00	0.00		0.00	FA
15	U.S. Savings Bond - Series I	56.28	0.00		0.00	FA
16	U.S. Savings Bond - Series EE	26.10	0.00		0.00	FA
17	Retirement Account PSERS	109,318.73	0.00		0.00	FA
18	401(b) Primarica	23,003.85	0.00		0.00	FA
19	PA Treasury 529 College Savings Program - Hannah	267.40	267.40		0.00	FA
20	Tax Refunds - Potential 2017	4,872.00	0.00		0.00	FA
21	Primerica Education Savings Account - Molly	300.00	0.00		0.00	FA

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Page: 2

**Case Number:** 18-00338 HWE  
**Case Name:** Alicia Rose Murphy

**Period Ending:** 05/17/21

**Trustee:** William G. Schwab  
**Filed (f) or Converted (c):** 01/30/18 (f)  
**§341(a) Meeting Date:** 02/27/18  
**Claims Bar Date:** 11/21/19

Ref #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) Abandon	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
22	Primerica Education Savings Account - Hannah	300.00	0.00		0.00	FA
23	PA Treasury College Savings - Devin	100.00	0.00		0.00	FA
<b>TOTALS</b> (Excluding Unknown Values)		<b>\$307,206.36</b>	<b>\$267.40</b>		<b>\$30,025.06</b>	<b>\$0.00</b>

**Major activities affecting case closing:**

Sent to UST

08-21-19-Claims Bar Bar Set- Objections Due By 11-21-19

06-24-19-Quarterly Review of Status of Case for Outstanding Issues  
quarterly review 6/19/18

**Initial Projected Date of Final Report (TFR):** July 28, 2020

**Current Projected Date of Final Report (TFR):** July 28, 2020

May 19, 2021

Date

/s/ William G. Schwab

William G. Schwab

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit B

Page: 1

<b>Case Number:</b>	18-00338 HWE	<b>Trustee:</b>	William G. Schwab
<b>Case Name:</b>	Alicia Rose Murphy	<b>Bank Name:</b>	Texas Capital Bank
<b>Taxpayer ID#:</b>	**-***6252	<b>Account:</b>	*****2084 - Checking Account
<b>Period Ending:</b>	05/17/21	<b>Blanket Bond:</b>	\$6,889,586.00 (per case limit)
		<b>Separate Bond:</b>	N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	5 Uniform Tran. Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
08/23/19		BOWE ODORIZZI LAW LLC	SALE OF REAL ESTATE PER COURT ORDER DATED 7-10-19		11,285.51		11,285.51
08/23/19	Asset #1		SALE OF REAL ESTATE PER COURT ORDER DATED 7-10-19 101,413.83	1110-000			11,285.51
08/23/19			Current taxes -3,430.69	2820-000			11,285.51
08/23/19			Portnoff Associates Del Taxes -4,686.85	4700-000			11,285.51
08/23/19			Sch Cty Tax Claim -3,302.01	4700-000			11,285.51
08/23/19			Realtor's Commission -7,320.00	3510-000			11,285.51
08/23/19	Asset #1		Rec of Deeds Transfer Taxes -1,220.00	1110-000			11,285.51
08/23/19	Asset #1		Misc Closing Costs -80.00	1110-000			11,285.51
08/23/19	Asset #1		Las Sewer/Trash Bill -590.74	1110-000			11,285.51
08/23/19	Asset #1		Last Water Bill -133.27	1110-000			11,285.51
08/23/19	Asset #1		Payoff of Mortgage -58,079.25	1110-000			11,285.51
08/23/19	Asset #1		Exemption of Debtor -11,285.51	1110-000			11,285.51
01/02/20	51001	INTERNATIONAL SURETIES, LTD.	Bond Premium	2300-000		3.55	11,281.96

## **Form 2** **Cash Receipts and Disbursements Record**

## Exhibit B

Page: 2

**Case Number:** 18-00338 HWE  
**Case Name:** Alicia Rose Murphy  
**Taxpayer ID#:** \*\*-\*\*\*6252  
**Period Ending:** 05/17/21

**Trustee:** William G. Schwab  
**Bank Name:** Texas Capital Bank  
**Account:** \*\*\*\*\*2084 - Checking Account  
**Blanket Bond:** \$6,889,586.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/04/20		Signature Bank	Transfer to account ending 0708	9999-000		11,281.96	0.00

<b>ACCOUNT TOTALS</b>	<b>11,285.51</b>	<b>11,285.51</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	11,281.96	
<b>Subtotal</b>	<b>11,285.51</b>	<b>3.55</b>	
Less: Payment to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$11,285.51</b>	<b>\$3.55</b>	

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit B

Page: 3

<b>Case Number:</b>	18-00338 HWE	<b>Trustee:</b>	William G. Schwab
<b>Case Name:</b>	Alicia Rose Murphy	<b>Bank Name:</b>	Signature Bank
<b>Taxpayer ID#:</b>	**-***6252	<b>Account:</b>	*****0708 - Checking Account
<b>Period Ending:</b>	05/17/21	<b>Blanket Bond:</b>	\$6,889,586.00 (per case limit)
		<b>Separate Bond:</b>	N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	5 Uniform Tran. Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
06/04/20		Texas Capital Bank	Transfer from account ending 2084	9999-000	11,281.96		11,281.96
06/30/20		Signature Bank	Bank and Technology Services Fee	2600-000		15.63	11,266.33
07/31/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.61	11,247.72
08/31/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.58	11,229.14
09/30/20		Signature Bank	Bank and Technology Services Fee	2600-000		17.95	11,211.19
11/02/20		Signature Bank	Bank and Technology Services Fee	2600-000		17.92	11,193.27
11/30/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.49	11,174.78
12/31/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.46	11,156.32
01/05/21	60001	INTERNATIONAL SURETIES, LTD.	Blanket bond #016026361 Period 1/1/2021 to 1/1/2022	2300-000		5.25	11,151.07
01/29/21		Signature Bank	Bank and Technology Services Fee	2600-000		17.28	11,133.79
02/26/21		Signature Bank	Bank and Technology Services Fee	2600-000		16.65	11,117.14

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit B

Page: 4

**Case Number:** 18-00338 HWE  
**Case Name:** Alicia Rose Murphy  
**Taxpayer ID#:** \*\*-\*\*\*6252  
**Period Ending:** 05/17/21

**Trustee:** William G. Schwab  
**Bank Name:** Signature Bank  
**Account:** \*\*\*\*\*0708 - Checking Account  
**Blanket Bond:** \$6,889,586.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/31/21		Signature Bank	Bank and Technology Services Fee	2600-000		20.19	11,096.95

<b>ACCOUNT TOTALS</b>	<b>11,281.96</b>	<b>185.01</b>	<b>\$11,096.95</b>
Less: Bank Transfers	11,281.96	0.00	

<b>Subtotal</b>	<b>0.00</b>	<b>185.01</b>	
Less: Payment to Debtors		0.00	

<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$185.01</b>	
-------------------------------------	---------------	-----------------	--

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****0708	0.00	185.01	11,096.95
Checking # *****2084	11,285.51	3.55	0.00
	<b>\$11,285.51</b>	<b>\$188.56</b>	<b>\$11,096.95</b>

**Exhibit C**  
**Claims Register**  
**Case: 18-00338-HWE Alicia Rose Murphy**

Total Proposed Payment: \$11,096.95

Claims Bar Date: 11/21/19

Claim Number	Claimant Name / Category, Priority	Claim Type / Date Filed	Claim Ref. / Notes	Amount Filed / Allowed	Paid to Date / Proposed	Claim Balance
	William G. Schwab, Esquire PO Box 56 Lehighton, PA 18235 3110-00 Attorney for Trustee Fees (Trustee Firm), 200	Admin Ch. 7 03/29/21		\$2,673.50 \$2,673.50	\$0.00 \$2,673.50	\$2,673.50
			Attorney for Trustee Compensation			
	William G. Schwab, Trustee PO Box 56 Lehighton, PA 18235 2100-00 Trustee Compensation, 200	Admin Ch. 7 03/29/21		\$7,657.17 \$5,387.00	\$0.00 \$5,387.00	\$5,387.00
			Trustee Compensation			
	William G. Schwab, Trustee PO Box 56 Lehighton, PA 18235 2200-00 Trustee Expenses, 200	Admin Ch. 7 03/29/21		\$48.98 \$48.98	\$0.00 \$48.98	\$48.98
			Trustee Expenses			
	William G. Schwab, Esquire PO Box 56 Lehighton, PA 18235 3120-00 Attorney for Trustee Expenses (Trustee Firm), 200	Admin Ch. 7 03/29/21		\$10.79 \$10.79	\$0.00 \$10.79	\$10.79
			Attorney for the Trustee Expenses			
1	Ford Motor Credit Company LLC Dept. 55953 PO Box 55000 Detroit, MI 48255	Secured 08/21/19		\$16,146.85 \$16,146.85	\$0.00 \$0.00	\$16,146.85
			Created Amount Claimed: \$16146.85 Created Secured Claimed Amount: \$16146.85			
			Created Filed By: Creditor Created Date Filed: 08/21/2019			
	4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI), 610					
2	Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083	Unsecured 08/26/19		\$731.72 \$731.72	\$0.00 \$254.18	\$731.72
			Created Amount Claimed: \$731.72			
			Created Filed By: Creditor Created Date Filed: 08/26/2019 Created Description: Money Loaned			
	7100-00 General Unsecured § 726(a)(2), 610					
3	M&T Bank PO Box 1508 Buffalo, NY 14240	Unsecured 11/12/19		\$4,387.43 \$4,387.43	\$0.00 \$1,524.08	\$4,387.43
			Created Amount Claimed: \$4387.43			
			Created Filed By: Creditor Created Date Filed: 11/12/2019 Created Remarks: Account Number (last 4 digits):0185			
	7100-00 General Unsecured § 726(a)(2), 610					
4	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083	Unsecured 11/19/19		\$3,449.92 \$3,449.92	\$0.00 \$1,198.42	\$3,449.92
			Created Amount Claimed: \$3449.92			
			Created Filed By: Creditor Created Date Filed: 11/19/2019 Created Description: Money Loaned			
	7100-00 General Unsecured § 726(a)(2), 610					

Case Total: \$32,836.19 \$0.00 \$32,836.19

# TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-00338-HWE  
 Case Name: Alicia Rose Murphy  
 Trustee Name: William G. Schwab

**Balance on hand:** \$ 11,096.95

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Ford Motor Credit Company LLC Dept. 55953	16,146.85	16,146.85	0.00	0.00

Total to be paid to secured creditors: \$ 0.00  
 Remaining balance: \$ 11,096.95

Application for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - William G. Schwab, Trustee	5,387.00	0.00	5,387.00
Trustee, Expenses - William G. Schwab, Trustee	48.98	0.00	48.98
Attorney for Trustee, Fees - William G. Schwab, Esquire	2,673.50	0.00	2,673.50
Attorney for Trustee, Expenses - William G. Schwab, Esquire	10.79	0.00	10.79

Total to be paid for chapter 7 administration expenses: \$ 8,120.27  
 Remaining balance: \$ 2,976.68

Application for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
<b>NONE</b>			

Total to be paid for prior chapter administration expenses: \$ 0.00  
 Remaining balance: \$ 2,976.68

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
<b>NONE</b>				

Total to be paid for priority claims:	\$ 0.00
Remaining balance:	\$ 2,976.68

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$8,569.07 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 34.737 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Quantum3 Group LLC as agent for Comenity Capital Bank	731.72	0.00	254.18
3	M&T Bank	4,387.43	0.00	1,524.08
4	Department Stores National Bank c/o Quantum3 Group LLC	3,449.92	0.00	1,198.42

Total to be paid for timely general unsecured claims:	\$ 2,976.68
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claims dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
NONE				

Total to be paid for tardy general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment

**NONE**

Total to be paid for subordinated claims:	\$ <u>                  </u> 0.00
Remaining balance:	\$ <u>                  </u> 0.00